

Exhibit 2

I received your mailed communication, Notice of Hearing & Referee's Oath & Report dated December 24, 2015, within the past 30 days in relation to the collection of an alleged debt. (Foreclosure is debt collection.) Your communication fails to disclose that you are a debt collector per 15 U.S.C. § 1692e(11) and contains threats to foreclose on my property to harass, oppress, and abuse me in connection with the collection of a debt, 15 U.S.C. §§ 1692d, 1692e(4), (5). You do not have my prior consent or express permission of a court of competent jurisdiction to communicate with me or the Court. (See 15 U.S.C. §§ 1692c(a)-(b).)

I am a "consumer" as that term is defined by 15 U.S.C. § 1692a(3). You and the purported Plaintiff, WELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED PASS-THROUGH CERTIFICATES "REMIC") are "debt collector" as that term is defined by 15 U.S.C. § 1692a(6), and you are attempting to collect a household "debt" as that term is defined by 15 U.S.C. § 1692a(5).

Please take notice that I, an unrepresented Consumer, pursuant to 15 U.S.C. § 1692g, federal Fair Debt Collection Practices Act (FDCPA), hereby dispute the alleged debt you are attempting to collect. I dispute as to the identity of the true owner (if any) of this alleged debt and your alleged authority and capacity to collect and or sue on behalf of the same; I dispute the purported "account" and amount due and owing, I dispute all data and all signatures appearing on your documents.

I also dispute the debt as one that is not owed. In fact, on March 3, 2008 I mailed to alleged creditor Fremont Investment & Loan a "TILA Notice of Rescission," signed by me, providing written notice of my intention to immediately rescind the transaction pursuant to 15 U.S.C. §§ 1635(a) and (f), a copy of which I am hereby requesting from you. Whatever debt Debt Collectors think they have was canceled by operation of law under the Truth in Lending Act, 15 U.S.C. §§ 1601 et seq. Therefore, I have reason to believe that Debt Collectors are taking State action that is inconsistent with federal law they cannot legally take.

None of the communications from you or your purported Plaintiff contain, and I never received, the notice required by 15 U.S.C. § 1692g(a) to begin the 30-day period in which to demand verification of the debt. The initial public notice purported to be an Assignment of Mortgage in default did not contain the notice. Your lis pendens does not contain the notice. I had a right to receive, but never

received, that notice. See 15 U.S.C. § 1692e(11). I never gave my prior consent, given directly to you, to communicate in such an inconvenient place as the county clerk's office and you did not have express permission of a court of competent jurisdiction to record those notices. You caused me the actual damages equal to but not limited to the impairment of my marketable title to my home and other actual damages and you may be held directly and vicariously liable.

I require "verification" and debt validation as defined by 15 U.S.C. §§ 1692g(a) and (b) prior to any further action by you. Send written notice containing the following information:

What is the amount of the debt?

What is the name of the creditor to whom the debt is owed?

When did I give my prior consent directly to you to communicate with me and the Court?

Did you obtain express permission from a court of competent jurisdiction to communicate with me and the Court?

Did you obtain any of my information from a debt collector?

Did you obtain the debt from a debt collector?

Was the debt in default at the time it was obtained by you and the purported Plaintiff?

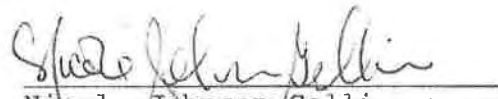
Provide the "original account-level documentation" of the debt, reviewed by you, as required by the Consumer Financial Protection Bureau (CFPB). According to the CFPB, if the original creditor is unable to verify the debt, then the debt collector cannot pursue the claim. Therefore if you are unable to obtain and provide such verification under penalty of perjury (the required "verification"), you must:

* * * CEASE AND DESIST COLLECTION EFFORTS. * * *

AT ALL TIMES AND ALL PLACES, AND BY ANY MEANS, IT IS INCONVENIENT FOR ME TO RECEIVE YOUR COMMUNICATION UNLESS

YOU PROVIDE VERIFICATION IN THAT COMMUNICATION. OTHERWISE, MY LABOR FEES BEGIN AT \$10,000.00 PER MONTH WITHOUT VERIFICATION, AND AN ADDITIONAL \$5000.00 FOR EACH FURTHER COMMUNICATION WITHOUT VERIFICATION.

IMPORTANT DISCLOSURE: This notice to you is pursuant to "private right of action" granted by Congress to enforce compliance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692k; your failure to satisfy this request pursuant to your duty and obligation under the Act, 15 U.S.C. § 1692g(a) and (b), will be construed as your absolute waiver of any and all claims against me and my property, and your tacit agreement that you waive all affirmative defenses, and your agreement to compensate me for my time at my reasonable daily rate, labor, costs, and legal fees in prosecuting this private right of action.


Nicole Johnson-Gellineau,
Consumer-Defendant In Error
149 Wilkes Street
Beacon, New York 12508

From Consumer-Defendant In Error:
Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESS**

-----X
WELLS FARGO BANK NATIONAL
ASSOCIATION, AS TRUSTEE FOR
CARRINGTON MORTGAGE LOAN TRUST,
SERIES 2007-FRE1, ASSET-BACKED
PASS-THROUGH CERTIFICATES,
Plaintiff

Index NO.: 3344/2013

**AFFIDAVIT OF
NICOLE JOHNSON-GELLINEAU**

-vs-

NICOLE JOHNSON, et al,
Defendants

-----X

STATE OF NEW YORK)
) ss
COUNTY OF DUTCHESS)

Nicole Johnson-Gellineau, being first duly sworn,
deposes and says:

I make this affidavit upon my own first-hand personal
knowledge.

I am named as the Defendant NICOLE JOHNSON in the
above-captioned matter.

I had a consumer transaction (the "transaction") with
Fremont Investment & Loan on December 18, 2006 seeking to
borrow \$262,880.00 for household purposes.

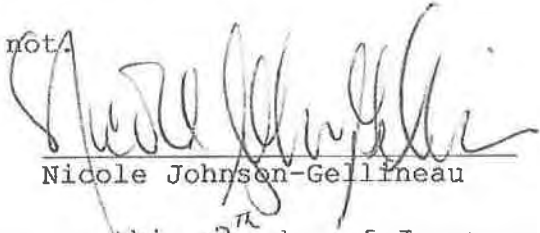
On March 3, 2008 I mailed to alleged creditor Fremont Investment & Loan a "TILA Notice of Rescission," my signed written notice of my intention to immediately rescind the transaction pursuant to 15 U.S.C. §§ 1635(a) and (f) for Fremont's failure to satisfy TILA's disclosure requirements.

Neither Fremont nor any other entity responded to the TILA Notice of Rescission or filed suit against me, or returned the note canceled, or filed a satisfaction of mortgage, or made a return of my money following rescission.

The above-captioned action is an attempt to collect the debt arising under the transaction.

As of this time I have not found a copy of my TILA Notice of Rescission and I have requested copies of the same from the debt collectors as can be seen from my previous Notice of Dispute filed in this Court.

Further affiant sayeth not.


Nicole Johnson-Gellineau

Sworn to and subscribed before me this 12th day of January, 2016.


Notary Public

VERNON S FOOTE
Lic. #01FO6138126
Notary Public-State of New York
Qualified in Orange County
COMM. EXP. 12/12/17

AFFIDAVIT OF SERVICE

Nicole Johnson-Gellineau, being first duly sworn,
deposes and says: I make this affidavit upon my own first-
hand personal knowledge.

A copy of the foregoing Consumer Notice of Dispute of Debt,
15 U.S.C. § 1692g and Affidavit of Nicole Johnson-Gellineau
has been sent by Certified U.S. Mail, Return Receipt

Requested, this ____ day of January 2016, to the following:

CHASE
P.O. Box 183166
Columbus, Ohio 43218-3166;

Cert. Mail# 7014 2120 0001 9932 5204

STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743;

Cert. Mail# 7014 2120 0001 9932 5198

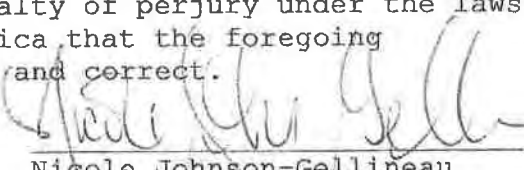
CHRISTOPHER VIRGA, ESQ.
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743;

Cert. Mail# 7014 2120 0001 9932 5211

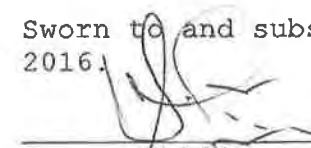
TODD W. CARPENTER, ESQ.
4 Liberty Street
Poughkeepsie, NY 12601

Cert. Mail# 7014 2120 0001 9932 5228

I declare under the penalty of perjury under the laws
of the United States of America that the foregoing
Affidavit of Service is true and correct.


Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

Sworn to and subscribed before me this 12th day of January,
2016.


Notary Public

VERNON S FOOTE
Lic. #01FO6138126
Notary Public-State of New York
Qualified in Orange County
COMM. EXP. 12/12/17

2016 JAN 12 PM 4:12

DUICHESSE COUNTY
CLERK'S OFFICE
RECEIVED

U.S. Postal Service
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

COLUMBUS OH 43218

Postage	\$	\$3.45
Certified Fee	\$	\$2.80
Return Receipt Fee (Endorsement Required)	\$	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$	N/A
Total Postage & Fees	\$	\$6.74

SENT TO
 CHASE
 Street & Apt. No.
 P.O. Box No. 18316
 COLUMBUS OH 43218-3166
 City, State, ZIP+4®

PS Form 3800, July 2014
 See Reverse for Instructions

U.S. Postal Service™
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HUNTINGTON NY 11743

Postage	\$	\$3.45
Certified Fee	\$	\$2.80
Return Receipt Fee (Endorsement Required)	\$	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$	N/A
Total Postage & Fees	\$	\$6.96

SENT TO
 CARPENTER VIRGINIA, ESQ. SHIELDS & ASSOC PC
 Street & Apt. No.
 P.O. Box No. 187 EAST MAIN STREET
 HUNTINGTON NY 11743
 City, State, ZIP+4®

PS Form 3800, July 2014
 See Reverse for Instructions

U.S. Postal Service
CERTIFIED MAIL® RECEIPT
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POUGHKEEPSIE NY 12601

Postage	\$	\$3.45
Certified Fee	\$	\$2.80
Return Receipt Fee (Endorsement Required)	\$	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$	N/A
Total Postage & Fees	\$	\$6.74

SENT TO
 CARPENTER, ESQ.
 Street & Apt. No.
 P.O. Box No. 4 LIBERTY STREET
 POUGHKEEPSIE, NY 12601
 City, State, ZIP+4®

PS Form 3800, July 2014
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U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
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For delivery information, visit our website at www.usps.com®.

HUNTINGTON NY 11743

Postage	\$	\$3.45
Certified Fee	\$	\$2.80
Return Receipt Fee (Endorsement Required)	\$	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$	N/A
Total Postage & Fees	\$	\$6.96

SENT TO
 SHIELDS & ASSOCIATES P.C.
 Street & Apt. No.
 P.O. Box No. 187 EAST MAIN STREET
 HUNTINGTON, NY 11743
 City, State, ZIP+4®

PS Form 3800, July 2014
 See Reverse for Instructions

4225 2666 1000 0212 4102

4225 2666 1000 0212 4102

4225 2666 1000 0212 4102

4225 2666 1000 0212 4102

Dom. Money Order	\$56.00
23327014195	
Domestic Money Order Fee	\$1.25
Subtotal:	\$57.25
Total:	\$84.65

Paid by:
Debit Card \$84.65
Account #: XXXXXXXXXXXXXXX3941
Approval #: 028041
Transaction #: 430
23903610590
Receipt#: 002631

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit USPS.com USPS Tracking or call 1-800-222-1811.

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Clerk:08

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Refunds for guaranteed services only
Thank you for your business

HELP US SERVE YOU BETTER

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POSTAL EXPERIENCE

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<https://postalexperience.com/Pos>
or scan this code with your mobile device:



or call 1-800-410-7420.

YOUR OPINION COUNTS

Customer Copy

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.



1. Article Addressed to:

TODD W. CARPENTER, ESQ.
4 Liberty Street
Poughkeepsie, NY 12601

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

7014 2120 0001 9932 5228

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.



1. Article Addressed to:

CHASE
P.O. BOX 183166
Columbus, OH 43218-3166

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☐ Agent
☒ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☒ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

2. Article Number

7014 2120 0001 9932 5204

(Transfer from service label)

PS Form 3811, February 2004

Domestic Return Receipt

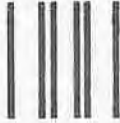
102595-02-M-1540

UNITED STATES POSTAL SERVICE

ALBANY

NY 120

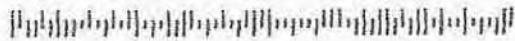
14 JAN '16



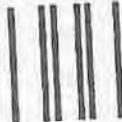
First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

NICOLE JOHNSON
149 WILKES STREET
BEACON, NY 12508



UNITED STATES POSTAL SERVICE



First-Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

NICOLE JOHNSON
149 WILKES STREET
BEACON, NY 12508

1/28/2016

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Tracking Number: 70142120000199325198

On Time

Expected Delivery Day: Thursday, January 14, 2016

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

Return Receipt

See tracking for related item:
9590952106150192201337

DATE & TIME

STATUS OF ITEM

LOCATION

January 14, 2016 ,
1:18 pm

Delivered

HUNTINGTON, NY 11743

Your item was delivered at 1:18 pm on January 14, 2016 in HUNTINGTON, NY 11743.

January 14, 2016 ,
8:46 am

Out for Delivery

HUNTINGTON, NY 11743

January 14, 2016 ,
8:36 am

Sorting Complete

HUNTINGTON, NY 11743

January 14, 2016 ,
3:35 am

Arrived at Unit

HUNTINGTON, NY 11743

January 13, 2016 ,
7:47 pm

Departed USPS
Facility

MID ISLAND, NY

January 13, 2016 ,
9:53 am

Arrived at USPS
Facility

MID ISLAND, NY

January 12, 2016 ,
11:42 pm

Arrived at USPS
Origin Facility

ALBANY, NY 12288

January 12, 2016 ,
5:16 pm

Departed Post Office

BEACON, NY 12508

January 12, 2016 ,
3:12 pm

Acceptance

BEACON, NY 12508

Available Actions

Text Updates

Email Updates

Confirmation

70142120000199325198

Your request for all activity to-date will be processed within four hours. Any future activity will be processed whenever there is new delivery related event activity.

Your confirmation will be sent to the following:

NikkiGelly@gmail.com

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Manage Incoming Packages

1/28/2016

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Tracking (or receipt) number

70142120000199325198

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Tracking Number: 70142120000199325211

On Time
Expected Delivery Day: Thursday, January 14, 2016

Product & Tracking Information

Postal Product:
First-Class Mail®

Features:
Certified Mail™

Return Receipt

See tracking for related item:
9590952106150192201344

DATE & TIME

STATUS OF ITEM

LOCATION

**January 14, 2016 ,
1:18 pm**

Delivered

HUNTINGTON, NY 11743

Your item was delivered at 1:18 pm on January 14, 2016 in HUNTINGTON, NY 11743.

January 14, 2016 ,
8:46 am

Out for Delivery

HUNTINGTON, NY 11743

January 14, 2016 ,
8:36 am

Sorting Complete

HUNTINGTON, NY 11743

January 14, 2016 ,
3:35 am

Arrived at Unit

HUNTINGTON, NY 11743

January 13, 2016 ,
7:47 pm

Departed USPS
Facility

MID ISLAND, NY

January 13, 2016 ,
9:53 am

Arrived at USPS
Facility

MID ISLAND, NY

January 12, 2016 ,
11:42 pm

Arrived at USPS
Origin Facility

ALBANY, NY 12288

January 12, 2016 ,
5:16 pm

Departed Post Office

BEACON, NY 12508

January 12, 2016 ,
3:13 pm

Acceptance

BEACON, NY 12508

Available Actions

Text Updates

Email Updates

Confirmation

70142120000199325211

Your request for all activity to-date will be processed within four hours. Any future activity will be processed whenever there is new delivery related event activity.

Your confirmation will be sent to the following:

NikkiGelly@gmail.com

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Tracking (or receipt) number

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Exhibit C

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESS

WELLS FARGO BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR CARRINGTON MORTGAGE
LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED
PASS-THROUGH CERTIFICATES,

Plaintiff,

— against —

NOTICE OF MOTION

INDEX # 3344/13

NICOLE JOHNSON, PETER JOHNSON,
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. SOLELY AS NOMINEE FOR
FREMONT INVESTMENT AND LOAN,

and JOHN DOE AND JANE DOE #1 through #7,
the last seven (7) names being fictitious and
unknown to the plaintiff, the persons or parties
intended being the tenants, occupants, persons
or parties, if any, having or claiming an interest
in or lien upon the mortgaged premises described
in the Verified Complaint,

Defendants.

MOTION:

Stiene & Associates, P.C.
Attorneys for Plaintiff

DATE, TIME & PLACE
OF HEARING

April 14, 2016 at 9:30 (am/pm)
10 Market Street
Poughkeepsie, NY 12601

SUPPORTING PAPERS:

Affirmation of Ronni Ginsberg, Esq. and all pleadings and
exhibits herein.

RELIEF REQUESTED:

Confirming the report of Todd W. Carpenter, Esq., granting
the plaintiff judgment of foreclosure and sale; and for such
other and further relief as this court may deem just and

proper.

ANSWERING
AFFIRMATION:

Answering affidavits are to be served seven (7) days prior to the return date of this motion, in accordance with CPLR §2214(b).

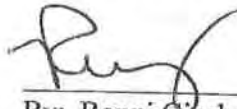
TYPE OF ACTION:

FORECLOSURE

Dated: March 17, 2016
Huntington, NY

Respectfully submitted,

STIENE & ASSOCIATES, P.C.



By: Ronni Ginsberg, Esq.
Attorneys for Plaintiff
187 East Main Street
Huntington, NY 11743
(631) 935-1616

TO:
Nicole Johnson
149 Wilkes Street
Beacon, NY 12508

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESS

WELLS FARGO BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN
TRUST, SERIES 2007-FRE1, ASSET-BACKED PASS-
THROUGH CERTIFICATES,

Plaintiff,

— against —

NICOLE JOHNSON, PETER JOHNSON,
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. SOLELY AS NOMINEE FOR
FREMONT INVESTMENT AND LOAN,

and JOHN DOE AND JANE DOE #1 through #7,
the last seven (7) names being fictitious and
unknown to the plaintiff, the persons or parties
intended being the tenants, occupants, persons
or parties, if any, having or claiming an interest
in or lien upon the mortgaged premises described
in the Verified Complaint,

Defendants.

**AFFIRMATION OF
REGULARITY IN SUPPORT
OF MOTION**

INDEX # 3344/13

Ronni Ginsberg, an attorney duly licensed to practice law in the courts of the State of New York hereby affirms under penalty of perjury:

1. I am an Associate of the firm of **STIENE & ASSOCIATES, P.C.**, attorneys for the Plaintiff in the above entitled action and as such, I am fully familiar with all of the proceedings had herein.

2. This is an action to foreclose a Mortgage executed by Nicole Johnson to Mortgage Electronic Registration Systems, Inc., solely as nominee for Fremont Investment & Loan, dated December 18, 2006, and recorded in the Dutchess County Clerk's Office County Clerk's Office on

March 3, 2008, under Document #: 01 2008 2204, on the premises located at 149 Wilkes Street, Beacon, NY 12508. The Note and Mortgage were tendered and transferred to the Plaintiff. An Assignment of Mortgage was recorded in the Dutchess County Clerk's Office on March 8, 2010, under Document # 01 2010 502A.

3. The Summons, Complaint and Notice of Pendency in this action were duly filed in the Office of the Clerk of Dutchess County on June 3, 2013, which is more than twenty days prior to the date of this application. The Notice of Pendency correctly and truthfully states all matters required by law to be contained therein. Copies of the Notice of Pendency, Summons and Complaint (*sans* Exhibits) are annexed hereto as **Exhibit A**.

4. As evidenced by the Affidavits of Service filed in this action, all of the defendants were duly served with copies of the Summons and Complaint. Copies of the Affidavits of Service are annexed hereto as **Exhibit B**.

5. The Defendant, Nicole Johnson, answered with respect to the Complaint after being duly served and the remaining Defendants are in default because their time to answer, appear, or move with respect to the Complaint has expired and not extended. Copies of the answer and the amended answer are annexed hereto as **Exhibit C**.

6. On August 10, 2015, an order was signed by this Court, appointing Todd W. Carpenter, Esq., Referee to compute the sums of money due and owing to Plaintiff and to inquire whether the mortgaged premises can be sold in one parcel. A copy of the Order of Reference is annexed hereto as **Exhibit D**.

7. On August 27, 2015 a Notice of Entry for the Order of Reference was served on all of the defendants, and the Referee. Said Notice of Entry was filed with the Office of the Dutchess County Clerk. Copies of the Notice of Entry with the Order of Reference and proof of service are

annexed hereto as **Exhibit E**.

8. On March 10, 2016, the Referee duly executed a report, wherein he determined that as of December 5, 2015, there is due and owing to the Plaintiff the total aggregate sum of Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars plus expenses, and plus interest from December 1, 2015, the date interest was calculated to in said report. The Referee also determined that the mortgaged premises should be sold in one parcel. The original Referee's report is submitted with this motion and a copy of said report is annexed hereto as **Exhibit F**.

9. The subject mortgage, a copy of which is annexed hereto as **Exhibit G**, at paragraph 22, provides in pertinent part as follows:

If Lender requires Immediate Payment in Full, Lender may bring a lawsuit to take away all of my remaining rights in the Property and have the Property sold. At this sale Lender or another Person may acquire the Property. This is known as "Foreclosure and Sale." In any lawsuit for Foreclosure and Sale, Lender will have the right to collect all costs and disbursements and additional allowances allowed by Applicable Law and will have the right to add all reasonable attorneys' fees to the amount I owe Lender, which fees shall become part of the Sums Secured.

10. Set forth below is an itemization of the services performed by this firm on behalf of the Plaintiff. This firm has had experience in all types of foreclosure proceedings and has represented mortgagees and mortgagors in numerous foreclosure proceedings. It is respectfully submitted that the following denominated services and the charges therefor were fair and reasonable in connection with this foreclosure action:

Receipt and review of client's file documents, initial communication with client, correspondence with client, ordering of foreclosure search and receipt and review of foreclosure search.....	2.0 hour
Preparation and filing of Summons and Complaint and Notice of Pendency	2.5 hours

Review of affidavits of service on all defendants, forwarding original affidavits and receipts to court	0.5 hours
Preparation of Referee's Report of amount due.....	1.0 hours
Correspondence with Referee to advise of appointment and to make arrangements for execution of report.....	0.25 hours
Preparation and submission of motion for judgment and attorneys affirmation, preparation and submission of bill of cost, following for judgment signed by court	2.0 hours
Preparation of Notice of Sale, telephone conversations with Referee to set sale date, commencing advertising with advertising agency, serving notice on proper parties	0.75 hours
Computation of upset price, preparation of terms of sale and memorandum of sale, telephone conversation with client verifying figures and bidding tactics	1.0 hours
Attendance at auction with Referee, protection of clients' interests at sale.....	2.0 hours
Preparation of Referee's Report of Sale.....	1.0 hour
Preparation of Referee's Deed, real property transfer gains tax affidavit, arranging execution of same by Referee	1.0 hours
Attendance at closing of title	<u>1.0 hour</u>
TOTAL HOURS FOR SERVICES RENDERED.....	15.00 hours

In seeking compensation, Stiene & Associates P.C. utilized, in part, an hourly rate structure. During the period encompassed by this application, applicant's hourly rate was \$200.00 per hour and Stiene

& Associates P.C. the hourly rate structure was utilized for 15 hours, for a total legal fee for hourly work of \$3,000.00. In seeking compensation, Stiene & Associates P.C. also utilized, in part, a standard allowable legal fee. The standard legal fee for this action is \$2,000.00. Accordingly, an award of attorney's fees in the amount of Two Thousand and 00/100 (\$2,000.00) Dollars is respectfully requested.

11. It is respectfully submitted that the fee sought herein is customary and based on the usual criteria in matters of this type, given the size and complexity of the case, and is commensurate with the fee applicant has been awarded in other foreclosure cases.

12. Pursuant to CPLR §3215, an additional notice has been mailed to the Defendant, Ricardo Gellieno. The additional mailings are annexed hereto as **Exhibit H**.

13. An Affirmation pursuant to Administrative Order 208/13 was filed with the Office of the Dutchess County Clerk. A copy of the Affirmation is annexed hereto as **Exhibit I**.

14. A residential mortgage foreclosure settlement conference pursuant to CPLR §3408 was held on January 7, 2014. Settlement did not materialize from said conference. The CPLR §3408 Affirmation was sent to the Office of the Dutchess County Clerk for filing with this application. A copy of the Affirmation is annexed hereto as **Exhibit J**.

15. None of the defendants, except Nicole Johnson, are entitled to notice of this application.

16. The Defendant, Nicole Johnson, is not currently active in the Military. A Department of Defense/Defense Manpower Data Center search was completed and is annexed hereto as **Exhibit K**.

17. All of the proceedings in this action have been regular and in conformity with the rules and practices of this Court.


18. Upon information and belief, all of the Defendants are of sound mind and none of

them are infants or absentees.

19. No previous application for this or similar relief has been made to any other court or justice.

WHEREFORE, it is respectfully requested that Plaintiff's motion to confirm the report of the Referee and for a Judgment of Foreclosure and Sale be granted and for an Order directing that the premises be sold in one parcel and for such other relief that the Court deems just and proper.

Dated: March 17, 2016
Huntington, NY



Ronit Ginsberg

Exhibit D

Index No: 3344/13

Year 2013

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESSWELLS FARGO BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR CARRINGTON
MORTGAGE LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED PASS-THROUGH
CERTIFICATES,

Plaintiff,

— against —

NICOLE JOHNSON, ET AL.,

Defendants.

JUDGMENT OF FORECLOSURE AND SALE

STIENE & ASSOCIATES, P.C.
Attorneys for Plaintiff
Office and Post Office Address, Telephone
187 EAST MAIN STREET
HUNTINGTON, NY 11743
(631) 935-1616, FAX (631) 935-1223*Pursuant to 22 NYCRR 130-1.1, the undersigned, an attorney admitted to practice in the courts of
New York State, certifies that, upon information and belief and reasonable inquiry, the contentions
contained in the annexed document are not frivolous.**Dated: March 17, 2016**Signature**Print Signer's Name: Ronni Ginsberg, Esq.*

To:

Attorney(s) for

Service of a copy of the within document is hereby admitted.

Dated:

Attorney(s)

for

2016 APR 20 PM 9:22

CLERK'S MINUTES	
2013	FILE NO
FEE PAID	3344
INDEXED BY	

DMG

At a Special Term Part _____ of the Supreme Court
of the State of New York held in and for the County
of Dutchess, located at 10 Market Street,
Poughkeepsie, NY, on the 18th day of
April, 2016

P R E S E N T : Hon: MARIA G. ROSA

WELLS FARGO BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR CARRINGTON MORTGAGE
LOAN TRUST, SERIES 2007-FRE1, ASSET-BACKED
PASS-THROUGH CERTIFICATES,

Plaintiff,

— against —

NICOLE JOHNSON, PETER JOHNSON,
MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC. SOLELY AS NOMINEE FOR
FREMONT INVESTMENT AND LOAN,

and JOHN DOE AND JANE DOE #1 through #7,
the last seven (7) names being fictitious and
unknown to the plaintiff, the persons or parties
intended being the tenants, occupants, persons
or parties, if any, having or claiming an interest
in or lien upon the mortgaged premises described
in the Verified Complaint,

Defendants.

**JUDGMENT OF
FORECLOSURE AND SALE**

INDEX # 3344/13

2016 APR 20 AM 9:22

UPON, reading and filing the Summons, Complaint and Notice of Pendency of this action
filed in the Office of the County Clerk of Dutchess County on June 3, 2013, the affirmation of Ronni
Ginsberg, dated March 17, 2016, the Order Of Reference and Appointment of Referee, granted
August 10, 2015, and upon the Report of Todd W. Carpenter, Esq., Referee, dated March 10, 2016,
submitted herewith from which report it appears that the sum of **Four Hundred Thirty Thousand**

Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars was due to the Plaintiff as of December 5, 2015, plus other expenses incurred thereafter, plus interest from December 1, 2015, the date interest was calculated to in said report, and that the mortgaged premises should be sold in one parcel, and on all proceedings heretofore had herein from all of which it appears that this is an action to foreclose a mortgage on real property situated at **149 Wilkes Street, Beacon, NY 12508, County of Dutchess**, and that all of the defendants named herein have been duly served with the Summons and Complaint or have duly appeared herein and that the time of all defendants to answer, appear or move with respect to the Complaint has expired and that none of the defendants, except Nicole Johnson, answered, appeared or made any motion raising any objection to the Complaint, and that all of the remaining defendants are in default; that none of the defendants is an infant, incompetent or absentee, and it further appearing from said Referee's Report that said mortgaged premises should be sold in one parcel; and that no defendant, except Nicole Johnson, is entitled to notice of the instant application.

NOW, on motion of **STIENE & ASSOCIATES, P.C.**, attorneys for the Plaintiff herein, it is

ORDERED, that the motion is granted; and it is further

ORDERED, ADJUDGED AND DECREED that the Report of Todd W. Carpenter, Esq., Referee, be and that the same hereby is in all respects ratified and confirmed; and it is further

ORDERED ADJUDGED, AND DECREED that the Plaintiff is entitled to have judgment herein for the sum of **Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars**, the said amount so reported due as aforesaid, together with interest thereon from December 1, 2015, the date interest was calculated to in said report, together with any advances as provided for in the Note and Mortgage, which Plaintiff has made for taxes, insurance, principal,

and interest and any other charges due to prior mortgages, or to maintain the premises pending consummation of this foreclosure sale, not previously included in the computation, all together with interest thereon pursuant to the Note and Mortgage; together with the sum of \$ 2,379.13 as costs and disbursements ^{calculated and} taxed by the Clerk of the Court with interest thereon from the date hereof; together with an additional allowance of \$300.00 hereby awarded to the Plaintiff with interest thereon from the date hereof; and it is further

ORDERED, ADJUDGED AND DECREED, that Plaintiff is entitled to recovery of its legal fees pursuant to the Note and Mortgage the amount of \$ 2000.00; and it is further

ORDERED, ADJUDGED AND DECREED, that the mortgaged premises described in the Complaint and as hereinafter set forth be sold in one parcel by or under the direction of Todd W. Carpenter, Esq., Referee, at Dutchess County Courthouse, 10 Market Street, Lobby AT 2:30 P.M. and that the said Referee give public notice of the time and place of such sale according to law and the rules and practice of this Court, by publishing the same in the Poughkeepsie Journal and that the Plaintiff or any other party to this action may become a purchaser at such sale and that in the event a party, other than the Plaintiff, becomes the purchaser or purchasers at such sale, the closing of title shall be had thirty days after such sale unless otherwise stipulated by all parties to the sale, including Plaintiff and that failure of the purchasers to close within thirty days may result in the forfeiture of any deposit tendered by purchaser, in lieu of a closing, upon application to this Court and that Plaintiff reserves the right to sell to the next highest bidder, in the order in which the bids were entered in the record of sale, including any and all bids entered by Plaintiff, as maintained by the Referee, at said sale and forego putting the premises up for sale again; that any purchaser, other than Plaintiff, shall pay 9.0% interest on the purchase price from the date of sale to the date of delivery of

the deed and that all adjustments for real estate taxes and/or assessments and/or water and sewer charges shall be adjusted as of the date of the foreclosure sale; that in case the Plaintiff shall become the purchaser at the sale, it shall not be required to make any deposit; that Plaintiff reserves the right to postpone the sale and re-advertise the sale in accordance with RPAPL § 231; that the said Referee execute to the purchaser on such sale a deed to the premises sold at which time the Referee shall forthwith pay therefrom the taxes, assessments and water rates, as adjusted, which are or may become liens on the premises at the time of sale with such interest or penalties which may have lawfully accrued thereon to the date of payment, or said Referee may allow the same to the purchaser at the time of delivery of deed upon production to said Referee of proper vouchers showing the payment thereof and redeem the property sold from any sales for unpaid taxes, assessments or water rates, which have not apparently become absolute, as provided by Section 1371 Real Property Actions and Proceedings Law, and that the Referee then deposit the balance of such proceeds of sale in his own name as Referee in any local banking institution insured by the FDIC and shall thereafter make the following payments and his checks drawn for that purpose shall be paid by the said depository:

FIRST: the statutory fee of the Referee in the amount of \$500.00;

SECOND: the expenses of sale and advertising expenses as shown on the bills presented and certified by the Referee to be correct, duplicate copies which shall be left with the depository;

THIRD: the sum of **Four Hundred Thirty Thousand Four Hundred Thirty-One And 62/100 (\$430,431.62) Dollars**, the said amount so reported due as aforesaid, together with interest thereon from December 1, 2015, the date interest was calculated to in said report, together with any advances as provided for in the Note and Mortgage, which Plaintiff has made for taxes, insurance, principal, and interest and any other charges due to prior mortgages, or to maintain the premises pending consummation of this foreclosure sale, not previously included in the computation, all

PM
JSL
together with interest thereon pursuant to the Note and Mortgage; together with the sum of
\$ 2379.13 ^{(calculated and} as costs and disbursements taxed by the Clerk of the Court with interest
thereon from the date hereof; together with an additional allowance of \$300.00 hereby awarded to the
Plaintiff with interest thereon from the date hereof;

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JSL
FOURTH: to STIENE & ASSOCIATES, P.C. the sum of \$ 2000.00
awarded herein as reasonable attorneys' fees;

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JSL
FIFTH: surplus monies, if any, with the ^{Dutchess County Comm. OF FINANCE} ~~Clerk of the court~~ within five (5) days after
receipt of said proceeds to be withdrawn only on the order of this Court; and it is further

ORDERED, ADJUDGED AND DECREED that any purchaser(s), other than Plaintiff,
shall pay interest on the purchase price from the date of sale to the date of delivery of the deed and
that all adjustments for real estate taxes and/or assessments and/or water and sewer charges shall be
adjusted as of the date of the foreclosure sale and shall be responsible for New York State and New
York City transfer taxes; and it is further

ORDERED, ADJUDGED AND DECREED that the Referee may hereafter make
application to this court for an award of additional compensation; and it is further

ORDERED, ADJUDGED AND DECREED that the Referee shall pay to Plaintiff a sum
equal to the aggregate of all other amounts which the Plaintiff has paid or may hereafter be required
to pay to protect the mortgage or preserve the premises in accordance with the provisions of the
mortgage, and the same so paid shall be added to the sum otherwise due to the Plaintiff pursuant to
the Plaintiff's claims herein and be deemed secured by said note and mortgage as therein provided
and adjudged a valid lien on the premises; and it is further

ORDERED, ADJUDGED AND DECREED, that in case the Plaintiff shall become the
purchaser at said sale or, in the event that the rights of the purchaser at said sale and the terms of sale

under this judgment shall be assigned to and be acquired by the Plaintiff, and a valid assignment thereof filed with said Referee, the Plaintiff shall not be required to make any deposit thereon; that said Referee execute to the purchaser or purchasers on such sale a deed of the premises sold; at which time the Referee shall forthwith pay thereon, in accordance with their priority according to law, the taxes, assessments or water rates which are or may become liens on the premises at the time of sale, with such interest or penalties which may have lawfully accrued thereon, to the date of payment deposit or in lieu of the payment of said last mentioned amounts, upon the filing with said Referee receipts of the proper municipal authorities showing the payment of thereof; that the balance of the amount bid, after deducting the aforesaid amounts, shall be allowed to the Plaintiff; that if after so applying the balance of the amount bid, there shall be a surplus over and above the said amounts due to the Plaintiff, the Plaintiff shall pay to said Referee, upon delivery to Plaintiff of said Referee's deed, the amount of such surplus which shall be deposited by said Referee with the ^{Dutchess County Comm. of Finance} Clerk of the court within five (5) days after receipt of said surplus; and it is further

ORDERED, ADJUDGED AND DECREED, that the Referee make a report of such sale and the file it with the Court of the County of Dutchess within thirty (30) days or as soon as reasonably possible of having completed the sale and executing the proper conveyance to the purchaser and that the purchaser at such sale be let into possession on production of the Referee's deed and that if the proceeds of such sale be insufficient to pay the amount reported due to the Plaintiff with interest and cost as aforesaid, the Plaintiff shall recover from the defendant, Nicole Johnson, the whole deficiency or so much thereof as the court may determine to be just and equitable of the residue of the mortgaged debt remaining unsatisfied after a sale of the mortgaged premises and the application of the proceeds thereof, provided a motion for a deficiency judgement shall be made as prescribed by section 1371 of the Real Property Actions and Proceedings Law within the time

limited therein, and the amount thereof is determined and awarded by an order of this Court as provided for in said section; and it is further

ORDERED, that the purchaser or purchasers at said sale be let into possession upon production of Referee's deed or deeds; and it is further

ORDERED, ADJUDGED AND DECREED, that each and all of the defendants in this action and all persons claiming under them or any of them after the filing of such notice of pendency of this action be and they are hereby forever barred and foreclosed of all right, claim, lien, title and interest and equity of redemption on the mortgaged premises and each and every part thereto; and it is further

ORDERED, ADJUDGED AND DECREED, that said premises be sold in one parcel in "as is" physical condition, subject to any covenants, easements, encroachments, reservations and restrictions, violations and agreements of record, zoning regulations and ordinances of the city, town, or village wherein the premises are located, any state of facts an accurate survey would show, any state of facts a physical inspection will disclose, rights of tenants and other persons in possession of the mortgaged premises, prior judgments, liens and mortgages of record, any and all rights of the United States of America to redeem the subject premises and purchaser assumes all risk of loss or damage to the premises from the date of the foreclosure sale until the date of closing and thereafter.

ORDERED, ADJUDGED AND DECREED, that Ricardo Gellieno replace "JOHN DOE #1" and this action is discontinued against the Defendants sued herein as Peter Johnson and "JOHN DOE AND JANE DOE #2 through #7" and the caption of this action is amended accordingly to read as follows:

SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF DUTCHESS

-----X
WELLS FARGO BANK NATIONAL ASSOCIATION,
AS TRUSTEE FOR CARRINGTON MORTGAGE LOAN
TRUST, SERIES 2007-FRE1, ASSET-BACKED
PASS-THROUGH CERTIFICATES ASSET-BACKED
PASS-THROUGH CERTIFICATES,

Index No.: 3344/13

Plaintiff,

-against-


NICOLE JOHNSON, MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC. SOLELY AS
NOMINEE FOR FREMONT INVESTMENT AND LOAN,
RICARDO GELLIENO,

Defendants.
-----X

The mortgaged premises hereinbefore mentioned are describes as follows: See Schedule A annexed hereto.

ENTER

DATED: April 18, 2016
Poughkeepsie, New York



Justice of the Supreme Court
MARIA C. ROSA

Exhibit E



chase.com



Customer Service 1-800-848-9380
Includes 24/7 Automated Response
 Monday - Thursday 8 a.m. - midnight (ET)
 Friday 8 a.m. - 10 p.m. (ET)
 Saturday 8 a.m. - 5 p.m. (ET)
Hearing Impaired Service (TTY) 1-800-582-0542



96371 MWD Z 07618 C - BRE FE T1
 NICOLE JOHNSON
 149 WILKES ST
 BEACON NY 12508-1536

Mortgage Loan Statement

Loan Number 1023496407
 Statement Date 03/16/2016
 Property Address 149 Wilkes St
 Beacon, NY 12508

Total Amount Due \$169,027.50
Payment Due Date 04/01/2016

A late charge of \$93.52 may apply if received after 04/16/2016.

Loan Overview (as of 03/16/2016)

Original Principal Balance	\$252,880.00
Unpaid Principal Balance	\$278,355.24
Escrow Balance	(\$45,544.40)
Corporate Advance Balance	\$11,562.63

Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by visiting chase.com/Payoff

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due

Principal	\$72.39
Interest	\$1,797.97
Escrow Payment (Taxes and/or Insurance)	\$507.06
Monthly Payment	\$2,377.42

Prior Fees/Charges \$624.68

Fees/Charges Since Last Statement \$0.00

Original Missed Payment Date 09/01/2009

Past Due Amount \$166,025.40

Total Amount Due \$169,027.50

Adjustable-Rate Mortgage Information

Interest Rate (Until 02/2010) 4.99000%
 For Payment Due 09/01/2009

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
02/25/2016	POL FEES & COSTS					\$14.00	

Important Messages

The Corporate Advance Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

If your mortgage loan servicing transferred to Chase this year, and you would like to see your previous payment history, please call the number at the top of this statement.

If applicable, your IRS Form 1098 (Mortgage Interest Statement) is available at chase.com/TaxStatement. Most accounts can be viewed online.

Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.



A late charge of \$96.62 may apply if received after 04/16/2016.

Loan Overview (as of 03/16/2016)

Original Principal Balance	\$282,880.00
Unpaid Principal Balance	\$278,955.24
Escrow Balance	(\$45,544.40)
Corporate Advance Balance	\$11,552.63
<small>Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by visiting chase.com/Payoff.</small>	

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due

Principal	\$72.39
Interest	\$1,797.97
Escrow Payment (Taxes and/or Insurance)	\$507.06
Monthly Payment	\$2,377.42
Prior Fees/Charges	\$624.68
Fees/Charges Since Last Statement	\$0.00
Original Missed Payment Date	09/01/2009
Past Due Amount	\$166,025.40
Total Amount Due	\$169,027.50

Adjustable-Rate Mortgage Information

Interest Rate (Until 02/2010)	4.99000%
For Payment Due	09/01/2009

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
02/25/2016	FCL FEES & COSTS					\$14.00	

Important Messages

The Corporate Advance Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

If your mortgage loan servicing transferred to Chase this year, and you would like to see your previous payment history, please call the number at the top of this statement.

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Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.



As of 03/16/2016, \$169,027.50 plus your Corporate Advance Balance of \$11,552.63 for a total of \$180,580.13 is required to bring your loan current. Payment must be received by certified funds. In addition to the Total Payment Due, this amount may include:

- ◆ Property Maintenance
- ◆ Attorney or foreclosure fees
- ◆ Insufficient funds and other fees
- ◆ Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes

This amount was calculated on the date referenced above, which means it may change. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.



Delinquency Information

Loan Number	1023496407
Statement Date	03/16/2016
Property Address	149 Wilkes St Beacon, NY 12508

NICOLE JOHNSON
149 WILKES ST
BEACON NY 12508-1536

Important Notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-9380 so we can help you apply for options that may allow you to stay in your home, such as a repayment plan, forbearance plan or loan modification, or otherwise avoid foreclosure through a short sale or deed-in-lieu of foreclosure. You can find more information on our loss mitigation options and application processes at chase.com.

The foreclosure process has started.

This notice may not stop the foreclosure referral, process or sale. Don't ignore any foreclosure notices.

Amount Due

As of 03/16/2016, \$169,027.50 plus your Corporate Advance Balance of \$11,652.80 for a total of \$180,680.30 is required to bring your loan current. Payment must be received by certified funds. This amount may include:

- Property maintenance
- Attorney or foreclosure fees
- Insufficient funds and other fees
- Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

Delinquency Status

Your mortgage loan payment was due on 09/01/2009, and is 2388 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

Summary of Your Most Recent Payments

Payment Due Date	Amount Remaining Past Due
10/01/2015	\$2,377.42
11/01/2015	\$2,377.42
12/01/2015	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42

Other Resources

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hag/sfr/hoo/foi.

Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.



You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-9380 so we can help you apply for options that may allow you to stay in your home, such as a repayment plan, forbearance plan or loan modification, or otherwise avoid foreclosure through a short sale or deed-in-lieu of foreclosure. You can find more information on our loss mitigation options and application process at chase.com.

The foreclosure process has started.

This notice may not stop the foreclosure referral, process or sale. Don't ignore any foreclosure notices.

Amount Due

As of 03/16/2016, \$189,027.50 plus your Corporate Advance Balance of \$11,552.53 for a total of \$180,580.13 is required to bring your loan current. Payment must be received by certified funds.

This amount may include:

- Property maintenance
- Attorney or foreclosure fees
- Insufficient funds and other fees
- Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

Delinquency Status

Your mortgage loan payment was due on 09/01/2009, and is 2388 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

Summary of Your Most Recent Payments

Payment Due Date	Amount Remaining Past Due
10/01/2015	\$2,377.42
11/01/2015	\$2,377.42
12/01/2015	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42



You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hag/sfh/hnc/fd/.

Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3766 or www.dfs.ny.gov. We are registered with the NY Superintendent.

Exhibit F



Customer Service 1-800-848-9380
Includes 24/7 Automated Response
 Monday - Thursday 8 a.m. - midnight (ET)
 Friday 8 a.m. - 10 p.m. (ET)
 Saturday 8 a.m. - 5 p.m. (ET)
Hearing Impaired Service (TTY) 1-800-582-0542



29621 MWD 2 13716 C - BRE
 NICOLE JOHNSON
 149 WILKES ST
 BEACON NY 12508-1536

Mortgage Loan Statement

Loan Number 1023496407
 Statement Date 05/16/2016
 Property Address 149 Wilkes St
 Beacon, NY 12508

Total Amount Due \$173,782.34
Payment Due Date 06/01/2016

A late charge of \$93.52 may apply if received after 06/16/2016.

Loan Overview (as of 05/16/2016)

Original Principal Balance	\$262,880.00
Unpaid Principal Balance	\$278,355.24
Escrow Balance	(\$45,544.40)
Corporate Advance Balance	\$10,305.63

Your Unpaid Principal Balance is not a payoff quote. Learn more about the payoff process by visiting chase.com Payoff or obtain a payoff quote by calling our 24/7 automated service at 1-877-505-2894

Past Payments Breakdown

	Paid Since Last Statement	Paid Year-to-Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Total	\$0.00	\$0.00

Explanation of Amount Due

Principal	\$73.36
Interest	\$1,797.00
Escrow Payment (Taxes and/or Insurance)	\$507.08

Monthly Payment \$2,377.42

Prior Fees/Charges \$624.68

Fees/Charges Since Last Statement \$0.00

Original Missed Payment Date 09/01/2009

Past Due Amount \$170,780.24

Total Amount Due \$173,782.34

Adjustable-Rate Mortgage Information

Interest Rate (Until 02/2010) 4.99000%
 For Payment Due 09/01/2009

Transaction Activity Since Your Last Statement (Includes Fees/Charges)

Transaction Date	Description	Total Received	Principal	Interest	Escrow	Fees	Unapplied Funds
05/04/2016	FCL FEES & COSTS					\$14.00	

Important Messages

The Corporate Advance Balance can include expenses for inspections, home valuations, legal fees, property maintenance and other costs. It is listed under the Loan Overview section.

If your mortgage loan servicing transferred to Chase this year, and you would like to see your previous payment history, please call the number at the top of this statement.

Servicemember Protections: You may be entitled to certain legal rights and protections if you or any owner or occupant of your home are or recently were on active duty or active service as a federal or state Military Servicemember, or if you're a dependent of such a Servicemember. For more information, please call us at 1-877-469-0110, 1-318-340-3308 if you're calling from overseas, or 1-800-582-0542 for TTY services.





Delinquency Information

Loan Number	1023496407
Statement Date	05/16/2016
Property Address	149 Wilkes St Beacon, NY 12508

NICOLE JOHNSON
149 WILKES ST
BEACON NY 12508-1536

Important Notice

You've missed one or more payments and your mortgage loan is in default. This summary highlights the status of your account, your missed payments and how to get help.

We encourage you to call us at 1-800-848-9380 so we can help you apply for options that may allow you to stay in your home, such as a repayment plan, forbearance plan or loan modification, or otherwise avoid foreclosure through a short sale or deed-in-lieu of foreclosure. You can find more information on our loss mitigation options and application process at chase.com

The foreclosure process has started

This notice may not stop the foreclosure referral, process or sale. Don't ignore any foreclosure notices.

Amount Due

As of 05/16/2016, \$173,782.34 plus your Corporate Advance Balance of \$10,305.63 for a total of \$184,087.97 is required to bring your loan current. Payment must be received by certified funds. This amount may include:

- Property maintenance
- Attorney or foreclosure fees
- Insufficient funds and other fees
- Advances we've made to purchase homeowners insurance for you or pay past-due real estate taxes.

This amount was calculated on the date referenced above, which means it may change if additional fees are billed after this date. Call us at 1-800-848-9380 to confirm the full payment amount you owe to bring your account up to date.

Delinquency Status

Your mortgage loan payment was due on 09/01/2009, and is 2449 days past due. If you have already made your past-due payments, please disregard this notice.

If you have not made past-due payments, you may be at risk of foreclosure or other fees and charges.

Summary of Your Most Recent Payments

Payment Due Date	Amount Remaining Past Due
12/01/2015	\$2,377.42
01/01/2016	\$2,377.42
02/01/2016	\$2,377.42
03/01/2016	\$2,377.42
04/01/2016	\$2,377.42
05/01/2016	\$2,377.42

Other Resources

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury sponsored HOPE Hotline number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfr/hcc/lc/.

Additional Information

If you are represented by an attorney, please refer this notice to your attorney and provide us with the attorney's name, address, and telephone number.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.





Customer Service Center
Monday - Friday
Saturday
Hearing Impaired (TDD)

1-800-848-9136
8 a.m. - 12 a.m. (ET)
8 a.m. - 8 p.m. (ET)
1-800-582-0542



chase.com



25386 EWA Z 13718 C - BRE ESH
NICOLE JOHNSON
149 WILKES ST
BEACON NY 12508-1536

Escrow: Taxes and Insurance Statement

Loan Number	1023496407
Statement Date	05/18/2016
Review Period	01/2010 to 06/2016
Escrow Shortage	\$580.22

Why am I getting this statement?

You are getting this statement because you have an escrow account. That is a special account that we provide for you to pay your property taxes and/or insurance. It is also known as an Annual Escrow Account Disclosure Statement. With an escrow account, you pay a portion of your taxes and/or insurance monthly instead of once or twice a year. Monthly, part of your monthly mortgage payment goes into your escrow account. When your taxes and/or insurance premiums are due, we pay those bills for you with the money in your escrow account.

Once a year, we are required by law to review your escrow account. This statement includes the results of our review. It includes a history of the activity on your account this year and the activity expected for next year.

For more information about escrow, visit chase.com/ManageMyMortgage.

Chase automatic mortgage payment customers: If your mortgage payment amount changes after an escrow analysis, we'll adjust your payment for you. **Other online bill payment service or military allotment customers:** If your mortgage payment changes after an escrow analysis, you will need to contact your financial services provider to adjust your payment.

Summary

Your escrow account is short \$580.22.

There are many possible reasons for your shortage. Some common reasons include: increases in property taxes and/or insurance premiums, tax reassessments, insurance carrier changes, due date changes, fewer than expected escrow deposits. For more information, call us at the number listed above.

Your escrow account will fall \$580.22 short of the minimum required balance of \$0.00 in the next 12 months.

You have three options to pay the shortage:

- Option 1:** **Pay All of the shortage now.**
Use the Escrow Shortage Payment Coupon below. If you pay all of your shortage by 07/01/16, your monthly mortgage payment will be \$2,536.35 starting 07/01/16.
- Option 2:** **Pay part of the shortage now.**
Use the coupon below. The part you don't pay now will be divided evenly and added to your mortgage payment each month. You will see the adjusted amount due in your next statement.
- Option 3:** **Pay nothing now.**
The \$580.22 will be divided among the next 12 months. We will add \$48.35 to your monthly mortgage payments. Your new monthly payment will be \$2,584.70 starting 07/01/16.

▼ Please detach and return the bottom portion of this statement with your payment using the enclosed envelope ▼



Escrow Payment Options

I understand that my taxes and/or insurance...





Escrow: Taxes and Insurance Statement

Loan Number	1023496407
Statement Date	05/16/2016
Review Period	01/2010 to 06/2016
Escrow Shortage	\$580.22



25386 EWA Z 13718 C - BRE ESH
 NICOLE JOHNSON
 149 WILKES ST
 BEACON NY 12508-1536

This Year: January 2010 to June 2016 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
07/2010	Deposit	\$487.94	\$0.00 *	\$2,339.70	\$-2,548.76
08/2010	Deposit	\$487.94	\$0.00 *	\$2,807.64	\$-2,548.76
09/2010	Deposit	\$487.94	\$0.00 *		
	Withdrawal - VILLAGE TAX	\$2,214.77	\$2,328.48 *	\$1,086.81	\$-4,877.24
10/2010	Deposit	\$487.94	\$0.00 *	\$1,528.75	\$-4,877.24
11/2010	Deposit	\$487.94	\$0.00 *		
	Withdrawal - HOMEOWNER IN		\$1,679.00 *	\$1,996.69	\$-6,556.24
12/2010	Deposit	\$487.94	\$0.00 *		
	Withdrawal - HOMEOWNER IN	\$1,378.00	\$0.00 *	\$1,086.63	\$-6,556.24
02/2011	Withdrawal - CITY TAX		\$2,328.27 *	\$1,086.63	\$-8,884.51
09/2011	Withdrawal - VILLAGE TAX		\$2,405.12 *	\$1,086.63	\$-11,289.63
11/2011	Withdrawal - HOMEOWNER IN		\$1,974.00 *	\$1,086.63	\$-13,263.63
02/2012	Withdrawal - CITY TAX		\$2,703.56 *	\$1,086.63	\$-15,967.19
09/2012	Withdrawal - SCHOOL TAX		\$2,451.31 *	\$1,086.63	\$-18,418.50
11/2012	Withdrawal - HOMEOWNER IN		\$1,567.00 *	\$1,086.63	\$-19,985.50
02/2013	Withdrawal - CITY TAX		\$2,777.99 *	\$1,086.63	\$-22,763.49
10/2013	Withdrawal - SCHOOL TAX		\$2,531.31 *	\$1,086.63	\$-25,294.80
11/2013	Withdrawal - HOMEOWNER IN		\$1,629.00 *	\$1,086.63	\$-26,923.80
02/2014	Withdrawal - CITY TAX		\$2,820.89 *	\$1,086.63	\$-29,744.69
09/2014	Withdrawal - SCHOOL TAX		\$3,290.95 *	\$1,086.63	\$-33,035.64
11/2014	Withdrawal - HOMEOWNER IN		\$1,651.00 *	\$1,086.63	\$-34,686.64
02/2015	Withdrawal - CITY TAX		\$2,865.90 *	\$1,086.63	\$-37,552.54
09/2015	Withdrawal - SCHOOL TAX		\$3,414.21 *	\$1,086.63	\$-40,966.75
11/2015	Withdrawal - HOMEOWNER IN		\$1,699.00 *	\$1,086.63	\$-42,665.75
02/2016	Withdrawal - CITY TAX		\$2,878.65 *	\$1,086.63	\$-45,544.40
05/2016	Deposit		\$47,121.06 E	\$1,086.63	\$1,578.66
06/2016	Deposit		\$507.06 E	\$1,086.63	\$2,083.72
Total Deposits		\$5,615.28	\$47,628.12		
Total Withdrawals		\$5,615.31	\$45,072.88		
Account Balance as of 06/2016					\$2,083.72





Annual Escrow Analysis

[illegible]

	Current Payment	Next Payment 8/15/2017
Previous Balance	200.00	200.00
Bank Payment	53.00	53.00
Plus Interest	10.00	10.00
Balance Due	157.00	157.00

Using the many financial statements to prepare the financial statements, we can determine the company's financial performance and its financial position. The financial statements are prepared using the accounting cycle. The accounting cycle is a series of steps that are used to prepare the financial statements. The accounting cycle is as follows:

1. Analyze the business transactions.
2. Journalize the business transactions.
3. Post the journal entries to the ledger.
4. Prepare the trial balance.
5. Adjust the trial balance.
6. Prepare the financial statements.
7. Close the books.

The accounting cycle is a systematic process that ensures the accuracy and reliability of the financial statements. It is a fundamental part of the accounting process and is used by all companies to prepare their financial statements.

Make your check payable to John and Susan MacLean your own number of the check.

12345678901234 123456 12345678 87654321 12345678 12345

Individuals in different industries are affected and group activity is

We've calculated what we expect your escrow account balance will be for the

Contact Information**Customer Service Inquiries**

Chase
P.O. Box 24696
Columbus, OH 43224-0696

Exclusive Address for Notices of Error, Information Requests, and Qualified Written Requests

Chase
P.O. Box 183166
Columbus, OH 43218-3166

Request for Mortgage Assistance

Chase
P.O. Box 469030
Glendale, CO 80246

Overnight Payment

Chase
6716 Grade Lane
Building 9, Suite 910
Attn: P.O. Box 9001871
Louisville, KY 40213-1407

You have the right to dispute the accuracy of the credit information reported by writing to us at the Customer Service Inquiries address listed above. We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Payment Information

There are multiple ways you can make your monthly payment:

- **Automatic payments** - Sign up for automatic payments at chase.com/BillPay so you won't have to worry about making your mortgage payments on time.
- **Chase MobileSM app** - Make your mortgage payment directly from your smartphone. Visit chase.com/mobile to download the Chase Mobile app. Message and data rates may apply.
- **Chase OnlineSM Bill Pay** - Log in to chase.com to schedule a payment with no service charge.
- **Pay by phone** - Call 1-800-848-9136 to use our free automated service and authorize a one-time deduction from your bank account.
- **By mail or in person** - Mail your payment or stop by any Chase branch. Remember to include the payment coupon from your statement.

If you do not make your mortgage payment on time or request services from Chase, you may be charged fees. Those fees may include those shown in your loan documents, provided by law, or related to the services provided. The fee structure may change without notice except where prohibited by law. Chase commonly imposes an Insufficient Funds Fee of \$25.00. Other fees may be charged for services provided. Fees may not be applicable to certain products and may be limited by law.

Loan Payoff Information

The Unpaid Principal Balance on your statement is not a payoff quote. Payoff quotes are available by logging into your account on chase.com. You can also request a quote anytime through our 24-hour automated phone service by calling 1-877-505-2894.

Important Bankruptcy Information

If you or your account is subject to pending bankruptcy proceedings, or if you received a bankruptcy discharge, this statement is for informational purposes only and is not an attempt to collect a debt.

Insurance Claim Correspondence

Chase
Attn: Insurance Claims
P.O. Box 621539
Atlanta, GA 30362
Telephone: 1-866-742-1461
Fax: 1-678-475-8899

Insurance Policies & Bills

Chase
P.O. Box 100564
Florence, SC 29502-0564
Telephone: 1-877-530-8951
Fax: 1-878-475-8799

Please note that you may update your homeowners or flood insurance information online at MyCoverageInfo.com. When you are prompted, please use PIN Number CM156.

Overnight Payoffs

Chase
Attn: Dept. PP-7456
3415 Vision Drive
Columbus, OH 43219-6009

Property Tax Questions

Chase
P.O. Box 961227
Fort Worth, TX 76161-0227
Telephone: 1-877-314-6353

Pennsylvania Property Taxes: Please send us your tax bill to the address above.

All other states: You don't need to send us your tax bill.

This communication is an attempt to collect a debt and any information obtained will be used for that purpose.

Homeowner Assistance

You can call the U.S. Department of Housing and Urban Development at 1-800-569-4287 or the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-888-995-HOPE (1-888-995-4673) and ask for MHA Help to get free assistance, or visit HopeNow.com. You can also find a nonprofit HUD-approved counselor who can provide the information and assistance you may need to avoid foreclosure by using the search tool at hud.gov/offices/hsg/sfh/hcc/tc/.

Crediting of Payments

Payments will be credited as of the day we receive them if the payment is received by 5:00 p.m. in the time zone in which the mailing address on your payment coupon is located and if (a) the payment is received Monday through Saturday except for legal holidays, (b) the payment is received at the address shown on your payment coupon, (c) your payment is made with a check or money order drawn on a U.S. bank in U.S. dollars, (d) the attached payment coupon is enclosed with your payment, and (e) your payment is sent in the enclosed return envelope. Credit for payments made in any other manner may be delayed for up to five (5) business days. Please allow five to seven (5-7) days for payments to reach the payment address. Please do not send cash through the mail. Please include your account number and name on the front of your check or money order. Do not staple, tape or paper clip your payment to your payment coupon. If you want to change how we applied your payment to your mortgage loan, we must receive your request within 60 days of the payment date.

For New York Customers Only

You may file complaints about your Servicer with the New York State Department of Financial Services or obtain further information from the department by calling the department's Consumer Help Assistance Unit at 1-800-342-3736 or www.dfs.ny.gov. We are registered with the NY Superintendent.



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Federal ECOA Notice

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20006.

Important Notice to Servicemembers and Their Dependents

If you or any occupant of your home are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- ♦ Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- ♦ Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- ♦ Active service as a commissioned officer of the Public Health Service, or
- ♦ Service with the forces of a nation with which the United States is allied in a war or military action, or
- ♦ Service with the National Guard or a state militia under a state call of duty, or
- ♦ Any period when you are absent from duty because of sickness, wounds, leave or other lawful cause.

For more information, please call Chase Military Services at 1-877-469-0110.

Notice for Unemployed Homeowners

If you are having trouble making your monthly mortgage payments, we may be able to help. The Unemployment Program is designed to help you stay in your home.

If you are eligible for the program, we will offer you a grace period. During this time, we will delay some or all of your monthly payments to give you time to improve your financial situation. These payments will be due at the end of the grace period.

The grace period is temporary. It lasts for a set number of months or until you find employment, whichever comes first. We will review your mortgage loan 30 days before the grace period ends to see if you are eligible for a loan modification. Even if you are not eligible for a modification, we may have other assistance options available to help you keep your home.



Balancing Your Escrow Account

There needs to be enough money in your escrow account to pay your property taxes and/or insurance. To do that, federal law allows us to require that you keep a minimum balance in your account. This cash reserve helps to cover any increase in taxes and/or insurance. However, the minimum balance requirement has been waived for your account.

The payments made to and from your escrow account last year help predict your account activity for next year. This year's activity also helps predict what your lowest account balance is likely to be.¹

To balance your escrow account, we compare what your lowest account balance will likely be next year with your minimum required balance. The difference between those two numbers tells us if you need to pay a shortage or if we need to give you a surplus refund.

\$0.00	Your minimum required balance
\$-580.22	Your estimated lowest account balance for 2017 ¹
\$580.22	Your escrow account shortage

¹See the "Estimated Escrow Account Activity" chart in this statement.

Accounts in the State of New York

New York State law required that the following information be furnished to you in conjunction with maintaining your real property tax escrow account. Chase is obligated to make all payments for taxes for which the real property tax escrow account is maintained and that if any such payments are not timely (paid by the penalty dates), then Chase is responsible for making such payments (out of your escrow account), including any interest and penalties to be paid by Chase. You are obligated to pay one-twelfth of the taxes each month to Chase, which is deposited into the real property tax escrow account, unless there is a deficiency in the account, in which case a greater amount may be required. Chase must deposit the escrow payments made by you in a banking institution or licensed branch of a foreign banking corporation whose deposits are insured by federal agency. Chase cannot impose any fees relating to the maintenance of the real property tax escrow account.

You may file complaints about your Servicer with the Department of Financial Services or obtain further information from the Department by calling the Department's Consumer Help Unit at 1-877-BANK-NYS or by visiting www.dfs.ny.gov.

Escrow Account History

The chart below compares this year's activity on your escrow account with our estimates. The estimated amounts came from your last escrow account review.

- Your most recent mortgage payment due was \$1,885.90. Your mortgage payment includes principal and interest \$1,278.02 and escrow money \$607.88.
- At the time of your last escrow account review, your expected lowest balance was \$0.00. The chart below shows that your actual lowest escrow balance was \$-45,544.40.

Note: changes in property taxes or insurance premiums create the difference between the estimated and actual amounts in the chart. An "E" in the chart below means expected activity that hasn't occurred yet.

¹Indicates a difference between the estimated and actual amounts.

This Year: January 2010 to June 2016

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
	Starting Balance			\$1,086.66	\$-471.52
01/2010	Deposit	\$467.94	\$0.00 *	\$1,554.60	\$-471.52
02/2010	Deposit	\$467.94	\$0.00 *		
	Withdrawal - CITY TAX	\$2,022.54	\$2,077.24 *	\$0.00	\$-2,548.76
03/2010	Deposit	\$467.94	\$0.00 *	\$467.94	\$-2,548.76
04/2010	Deposit	\$467.94	\$0.00 *	\$935.88	\$-2,548.76
05/2010	Deposit	\$467.94	\$0.00 *	\$1,403.82	\$-2,548.76
06/2010	Deposit	\$467.94	\$0.00 *	\$1,871.76	\$-2,548.76

(Continued)



Next Year: July 2016 to June 2017 (continued)

Date	Activity	Estimated Amount	Actual Amount	Estimated Escrow Balance	Actual Escrow Balance
09/2016	Deposit	\$865.99			
	Withdrawal - SCHOOL TAX	\$3,414.21		\$887.48	
10/2016	Deposit	\$865.99		\$1,333.47	
11/2016	Deposit	\$865.99		\$1,999.46	
12/2016	Deposit	\$865.99			
	Withdrawal - HOMEOWNER IN	\$1,699.00		\$966.45	
01/2017	Deposit	\$865.99		\$1,632.44	
02/2017	Deposit	\$865.99			
	Withdrawal - CITY TAX	\$2,878.65		\$-580.22	
03/2017	Deposit	\$865.99		\$85.77	
04/2017	Deposit	\$865.99		\$751.76	
05/2017	Deposit	\$865.99		\$1,417.75	
06/2017	Deposit	\$865.99		\$2,083.74	
Total Estimated Deposits		\$7,991.88			
Total Estimated Withdrawals		\$7,991.86			
Estimated Account Balance as of June 2017				\$2,083.74	

Expected Escrow Account Payments

This section reflects the escrow activity that is expected to occur in the next 12 months. The "Total Tax and Insurance Monthly Payment Amount" at the bottom of this chart is your new monthly escrow deposit, as listed on page 1 of this statement.

Tax			Insurance		
Item	Annual Expense	Anticipated Date(s) of Payment	Item	Annual Expense	Anticipated Date(s) of Payment
SCHOOL TAX	\$3,414.21	September 16	HOMEOWNER IN	\$1,699.00	December 16
CITY TAX	\$2,878.65	February 17			
Total Tax and Insurance Monthly Payment Amount = \$865.99					



FREQUENTLY ASKED QUESTIONS

Why am I getting an Escrow Analysis?

We run your Escrow Analysis annually so you know the amount of taxes and/or insurance we paid for you this past year with funds from your escrow account. We also include what we expect to pay next year.

What is an escrow minimum balance?

For most accounts, the minimum required balance is equal to two months of escrow payments. This minimum balance helps cover any increases in your taxes and/or insurance over the next year.

Why does my account have a shortage?

We calculate your monthly escrow payment for the year based on your tax and/or insurance payment amounts at the time your analysis is run. Shortages most frequently occur when your taxes and/or insurance increase during the year. We pay the higher amount due for you. This can create a shortage because we're paying out more than we expected.

What do I need to do about this shortage?

You have options:

- You can pay all of the shortage now.
- You can pay part of the shortage now.
- We can spread the shortage payment evenly across next year's mortgage escrow payments.
- Please note that your escrow payment may still go up, even if you pay all of the shortage, if your tax and/or insurance expenses have gone up.

ESCROW RESOURCES

- To use our interactive tool and understand how paying part or all of an escrow shortage affects your account, visit chase.com/EscrowAnalysis.
- For answers to more questions and to watch our informational video, visit chase.com/Escrow.
- Schedule a payment for all or part of your escrow shortage at chase.com.
- To stay informed about activity from your escrow account throughout the year, sign up for free escrow alerts at chase.com/Alerts.



Exhibit G

Chase
P.O. Box 183166
Columbus, OH 43218-3166



January 20, 2016

001772 - 1 of 1 NSP01F1A-Z1 000000000000

Nicole Johnson
149 Wilkes Street
Beacon, NY 12508



Here's the contact information you requested

Account: 1023496407
Property Address: 149 Wilkes Street
Beacon, NY 12508-0000

Dear Nicole Johnson:

Since we answer questions and service the mortgage on behalf of the investor, we're providing the contact information you requested.

The information for the owner of the mortgage loan is:

Wells Fargo Bank NA as Trustee for CMLT 2007-FRE1
9062 Old Annapolis Rd
Columbia, MD 21045
1-443-367-2897

If you have any questions, please call us at one of the numbers below. We appreciate your business.

Sincerely,

A handwritten signature in black ink, appearing to read "Dean Cooper".

Dean Cooper
Managing Director
Chase
1-800-848-9136
1-800-582-0542 TTY
www.chase.com



Chase
P.O. Box 183166
Columbus, OH 43218-3166

January 21, 2016

Nicole Johnson
149 Wilkes Street
Beacon, NY 12508

Here's important information about your mortgage agreement

Customer Name(s): Nicole Johnson
Account: 1023496407
Property Address: 149 Wilkes Street
Beacon, NY 12508-0000

Dear Nicole Johnson:

We're responding to the letter dated January 15, 2016, from Nicole Johnson and addressed to Chase.

The letter doesn't state how the loan is in error. We've reviewed the loan and determined that Nicole Johnson has undertaken a valid, binding and legally enforceable obligation with us. We have determined that this is a valid debt.

We've enclosed documents (when applicable and available) for reference and haven't included any information or document requested that is unavailable, proprietary, or a matter of public record.

Here are your loan details

The following table lists information about the terms, balance and payments for your loan:

Loan Information	
Loan Type	Conventional
Origination Date	December 18, 2006
Original Loan Amount	\$262,880.00
Interest Rate	4.99%
Maturity Date	January 1, 2037

Original Term	600
Remaining Term	577
Balance Information	
Principal Balance	\$278,355.24
Escrow Balance	(\$42,665.75)
Late Charges Due	\$624.68
Fees Due	\$0.00
Payment Information	
Principal and Interest Payment	\$1,278.02
Escrow Payment	\$607.88
Subsidy Payment	\$0.00
Total Monthly Payment	\$1,885.90
Next Due Date	September 1, 2009

The principal balance above is not a payoff quote. Accrued interest, fees, corporate and escrow advances, payments received, and other charges may have been assessed or credited to the loan since the date of this letter.

Here's more information about your loan

We've outlined other important information about your mortgage below:

Loan origination

This loan was originated by Fremont Investment on December 18, 2006.

The servicing of this loan transferred to us on May 1, 2007. If you have any questions about the origination of the loan, please contact the original lender.

Accounting and servicing systems

This information is proprietary and will not be provided.

Mortgage and assignments

Chase is the servicer of this mortgage loan. Any assignment of the Security Instrument, previous sellers, purchasers, assignors, and assignees would be a matter of public record. Please review public record for this information.

Your investor

The name and contact information for the investor of this loan is:

Name: Wells Fargo Bank NA as Trustee for CMLT 2007-FRE1
Address: 9062 Old Annapolis Rd
Columbia, MD 21045

Phone: 1-443-367-2897

Payments (debits and credits)

Please see the enclosed Loan Transaction History for any questions about payments we've received and applied to or made from your loan.

Suspense/unapplied accounts

The enclosed Loan Transaction History shows the funds held in suspense. These funds can be combined with additional funds to complete monthly payments. They may also be applied to the escrow account and/or fees, if applicable.

Fees

The fees on this loan are shown in the enclosed Loan Transaction History and include charges assessed or collected for any late payments, attorney fees, property inspections, or broker price opinion we may have ordered. Please see the enclosed Loan Transaction History for any questions about these items.

We've also enclosed a copy of the Note and Security Instrument that gives details about any fees charged to this loan and our ability to assess and collect them.

Lender-placed insurance

We didn't purchase a lender-placed insurance policy for this loan.

Escrow

We've enclosed the two most recent escrow analyses that show the escrow activity for your account. You can also see the enclosed Loan Transaction History for information about your escrow activity.

Credit reporting

We report credit as required under the Fair Credit Reporting Act guidelines. If you believe that any information in your credit report isn't accurate, you'll need to provide evidence to support your dispute. If you'd like to file a dispute, please let us know and we'll send you a list of the acceptable documents you should provide to start a credit reporting investigation. You can also file a dispute with any of the credit bureaus.

We only send changes to credit histories if we made a mistake in our initial reporting. We didn't include any information that was confidential, privileged, or proprietary to us.

We won't tolerate any attempts to avoid a valid debt. Please understand that continued inquiries of this nature won't delay the lender's legal right of action when the loan is in default.

If you still need more information, please send a written request about the specific information you're requesting to:

Chase
P.O. Box 183166
Columbus, OH 43218-3166

If you have any questions, please call us at one of the numbers below.

Sincerely,

Chase
1-800-848-9136
1-800-582-0542 TTY
www.chase.com

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando al 1-800-848-9136.

Enclosed:

- Note
- Loan Transaction History
- Note
- Security Instrument

- HUD-1 Settlement Statement
- Assignment of Mortgage
- Escrow Analysis
- Escrow Recon
- Broker Price Opinion
- Transaction History

Important Legal Information

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code ("the Bankruptcy Code"), this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

CR44493
QW008

Exhibit H

INVOICE

Invoice # 2016043005
Date: April 30, 2016

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

To:
CHASE
P.O. Box 183166
Columbus, Ohio 43218-3166

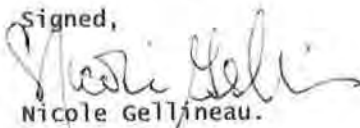
For:
Non-employee compensation: actual damages, labor, charges or fees,
costs incurred in prosecution of private right of action, violation(s)
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

Description	Amount
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep,	
personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 Communication at inconvenient time (1692c) and	
without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification	
of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.
Total amount is due immediately upon receipt, net 10 days.

Signed,


Nicole Gellineau.

Thank you for your business.

INVOICE

Invoice # 2016043001
Date: April 30, 2016

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

To:
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

For:
Non-employee compensation: actual damages, labor, charges or fees,
costs incurred in prosecution of private right of action, violation(s)
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>Amount</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep,	
personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 Communication at inconvenient time (1692c) and	
without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification	
of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.
Total amount is due immediately upon receipt, net 10 days.

Signed,


Nicole Gellineau.

Thank you for your business.

INVOICE

Invoice # 2016043002
Date: April 30, 2016

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

To:
CHRISTOPHER VIRGA, ESQ.
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

For:
Non-employee compensation: actual damages, labor, charges or fees,
costs incurred in prosecution of private right of action, violation(s)
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>Amount</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 communication at inconvenient time (1692c) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.
Total amount is due immediately upon receipt, net 10 days.

Signed,


Nicole Gellineau.

Thank you for your business.

INVOICE

Invoice # 2016043003
Date: April 30, 2016

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

To:
RONNI GINSBERG, ESQ.
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

For:
Non-employee compensation: actual damages, labor, charges or fees,
costs incurred in prosecution of private right of action, violation(s)
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,
as amended. See 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>Amount</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep, personal humiliation, mental anguish, suffering	\$250,000.00
Loss of home represented in the public record/judgment	\$435,310.75
Costs and fees	\$75,000.00
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 Communication at inconvenient time (1692c) and without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.
Total amount is due immediately upon receipt, net 10 days.

Signed,


Nicole Gellineau

Thank you for your business.

INVOICE

Invoice # 2016043004
Date: April 30, 2016

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

To:
TODD W. CARPENTER, ESQ.
4 Liberty Street
Poughkeepsie, NY 12601

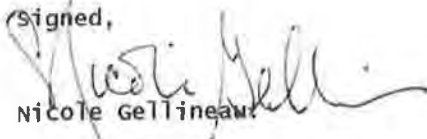
For:
Non-employee compensation: actual damages, labor, charges or fees,
costs incurred in prosecution of private right of action, violation(s)
of the Fair Debt Collection Practices Act, 15 U.S.C. §§ 1692 et seq.,
as amended. see 01/12/2016 Consumer Notice of Dispute of Debt.

<u>Description</u>	<u>Amount</u>
Assessment of actual damages under 15 U.S.C. § 1692k(a)(1):	
Communications w/o prior consent or express permission:	
To consumer Nicole Johnson, 1692c(b)	\$50,000.00
To third parties, 1692c(c)	\$200,000.00
Embarrassment, anxiety, loss of sleep,	\$250,000.00
personal humiliation, mental anguish, suffering	\$435,310.75
Loss of home represented in the public record/judgment	\$75,000.00
Costs and fees	
Per Consumer Notice of Dispute of Debt and agreement:	
Failure to Cease and Desist Collection Efforts:	
1 Communication at inconvenient time (1692c) and	
without obtaining verification of debt (1692g)	\$5,000.00
3 months (initial) without obtaining verification	
of debt (1692g(b))	\$30,000.00

TOTAL AMOUNT THIS INVOICE: \$1,045,310.75

Make all checks payable to Nicole Gellineau.
Total amount is due immediately upon receipt, net 10 days.

(Signed,


Nicole Gellineau

Thank you for your business.

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

COLUMBUS OH 43218-3166

Certified Mail Fee \$3.30

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.70
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$N/A
☐ Adult Signature Restricted Delivery \$N/A

Postage \$0.47

Total Postage and Fees \$6.47

Sent to CHASE

Street and Apt. No., or PO Box No.

P.O. BOX 183166

City, State, ZIP+4® COLUMBUS, OHIO 43218-3166

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



7015 0640 0004 2282 9015

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

HUNTINGTON NY 11743

Certified Mail Fee \$3.30

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.70
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$N/A
☐ Adult Signature Restricted Delivery \$N/A

Postage \$0.47

Total Postage and Fees \$6.47

Sent to SHIRLEY HARRIS, ESQ. SHIRLEY HARRIS PC
 181 EAST MAIN ST
 HUNTINGTON, NY 11743

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

Postmark: BEACON NY 0201, APR 30 2016, 12508

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

POUGHKEEPSIE NY 12601

Certified Mail Fee \$3.30

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.70
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$N/A
☐ Adult Signature Restricted Delivery \$N/A

Postage \$0.47

Total Postage and Fees \$6.47

Sent to TODD CARPENTER, ESQ.

Street and Apt. No., or PO Box No.

4 Liberty St.

City, State, ZIP+4® Poughkeepsie, NY 12601

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



7015 0640 0004 2284 2359

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

HUNTINGTON NY 11743

Certified Mail Fee \$3.30

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.70
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$N/A
☐ Adult Signature Restricted Delivery \$N/A

Postage \$0.47

Total Postage and Fees \$6.47

Sent to SHIRLEY HARRIS, ESQ. SHIRLEY HARRIS PC
 181 EAST MAIN ST
 HUNTINGTON, NY 11743

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions

Postmark: BEACON NY 0201, APR 30 2016, 12508

U.S. Postal Service™
CERTIFIED MAIL® RECEIPT
 Domestic Mail Only

For delivery information, visit our website at www.usps.com®.

HUNTINGTON NY 11743

Extra Services & Fees (check box, add fee as appropriate)

☒ Return Receipt (hardcopy) \$2.70
☐ Return Receipt (electronic) \$0.00
☐ Certified Mail Restricted Delivery \$0.00
☐ Adult Signature Required \$N/A
☐ Adult Signature Restricted Delivery \$N/A

Postage \$0.47

Total Postage and Fees \$6.47

Sent to STEPHEN VIRGA, ESQ. SHIRLEY HARRIS

Street and Apt. No., or PO Box No.

181 EAST MAIN ST

City, State, ZIP+4® HUNTINGTON, NY 11743

PS Form 3800, April 2015 PSN 7530-02-000-9047

See Reverse for Instructions



6306 2822 4000 0490 5102

2206 2822 4000 0490 5102

9932 4822 4000 0490 5102

Issue Postage: \$6.47
 HUNTINGTON NY 11743-2921 \$0.47
 Zone-2
 First-Class Mail Letter
 0.40 oz.
 Expected Delivery: Mon 05/02/16
 Certified Mail \$3.30
 USPS Certified Mail #:
 70150640000422829015
 Return Receipt \$2.70
 Label #:
 9590952106150188181537

Issue Postage: \$6.47

HUNTINGTON NY 11743-2921 \$0.47
 Zone-2
 First-Class Mail Letter
 0.40 oz.
 Expected Delivery: Mon 05/02/16
 Certified Mail \$3.30
 USPS Certified Mail #:
 70150640000422842359
 Return Receipt \$2.70
 Label #:
 9590952106150188181544

Issue Postage: \$6.47

Total: \$32.35

Paid by:
 Debit Card \$32.35
 Account #: XXXXXXXXXXXX3941
 Approval #: 037585
 Transaction #: 130
 23903610590
 Receipt #: 001208

Text your tracking number to 28777 (2USPS) to get the latest status. Standard Message and Data rates may apply. You may also visit USPS.com USPS Tracking or call 1-800-222-1811.

 BRIGHTEN SOMEONE'S MAILBOX. Greeting cards available for purchase at select Post Offices.

Order stamps at usps.com/shop or call 1-800-Stamp24. Go to usps.com/clicknship to print shipping labels with postage. For other information call 1-800-ASK-USPS.

 Get your mail when and where you want it with a secure Post Office Box. Sign up for a box online at usps.com/poboxes.

Bill #: 1000203954408
 Clerk: 09

All sales final on stamps and postage
 Refunds for guaranteed services only
 Thank you for your business

HELP US SERVE YOU BETTER



Exhibit I

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508


May 26, 2016

To: CHASE
P.O. Box 183166
Columbus, Ohio 43218-3166

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043005, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9039. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.


Nicole Johnson-Gellineau,
Consumer
149 Wilkes Street
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9091

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

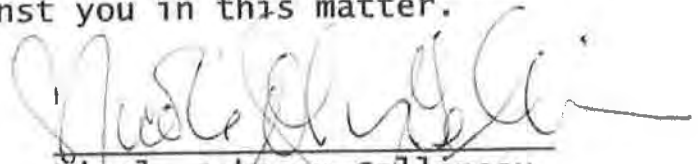
May 26, 2016

To: STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043001, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2359. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.


Nicole Johnson-Gellineau,
Consumer
149 Wilkes Street
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9077

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508


May 26, 2016

To: CHRISTOPHER VIRGA, ESQ.
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043002, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2366. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.


Nicole Johnson-Gellineau,
Consumer
149 Wilkes Street
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9053

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508


May 26, 2016

To: RONNI GINSBERG, ESQ.
STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043003, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9015. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.


Nicole Johnson-Gellineau,
Consumer
149 Wilkes Street
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9060

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508


May 26, 2016

To: TODD CARPENTER, ESQ
4 Liberty Street
Poughkeepsie, NY 12601

NOTICE OF FAULT

On 4-30-2016, you were served INVOICE# 2016043004, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9022. A copy of the invoice is enclosed for your convenience.

Your payment is now past due. You had ten (10) days to remit payment. If you fail to pay the total amount of the prior invoice within the next ten (10) days, a default will be lodged against you in this matter.


Nicole Johnson-Gellineau,
Consumer
149 Wilkes Street
Beacon, New York 12508

NOTICE OF FAULT

Certified Mail #7015-0640-0004-2282-9084

Exhibit J

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

August 24, 2016

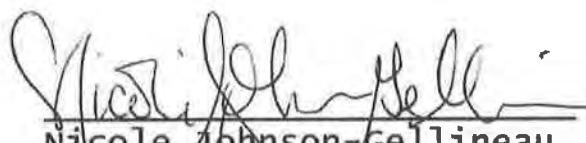
To: CHASE
P.O. Box 183166
Columbus, Ohio 43218-3166

NOTICE OF DEFAULT
AND
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043005, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9039.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043005 by first class certified mail# 7015-0640-0004-2282-9091.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.


Nicole Johnson-Gellineau,
Consumer-Creditor
149 Wilkes Street
Beacon, New York 12508

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

August 24, 2016

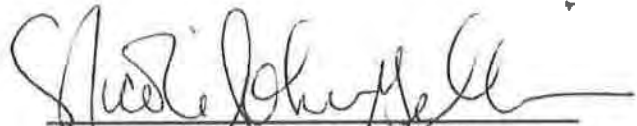
To: STIENE & ASSOCIATES, P.C.
187 East Main Street
Huntington, NY 11743

NOTICE OF DEFAULT
AND
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043001, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-2359.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043001 by first class certified mail# 7015-0640-0004-2282-9077.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.


Nicole Johnson-Gellineau,
Consumer-Creditor
149 Wilkes Street
Beacon, New York 12508

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

August 24, 2016

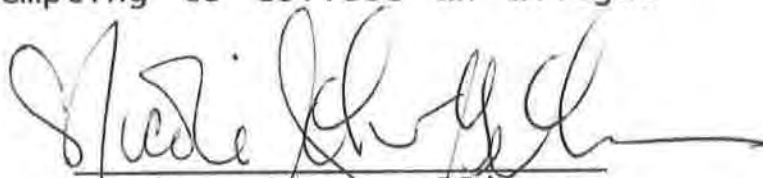
To: STIENE & ASSOCIATES, P.C.
Attn: CHRISTOPHER VIRGA, ESQ.
187 East Main Street
Huntington, NY 11743

NOTICE OF DEFAULT
AND
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043002, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2284-2366.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043002 by first class certified mail# 7015-0640-0004-2282-9053.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.



Nicole Johnson-Gellineau,
Consumer-Creditor
149 Wilkes Street
Beacon, New York 12508

NOTICE OF DEFAULT
Certified Mail #7015-1730-0002-3546-3900

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

August 24, 2016

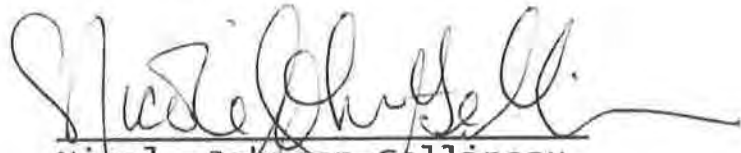
To: STIENE & ASSOCIATES, P.C.
Attn: RONNI GINSBERG, ESQ.
187 East Main Street
Huntington, NY 11743

NOTICE OF DEFAULT
AND
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043003, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9015.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043003 by first class certified mail# 7015-0640-0004-2282-9060.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.


Nicole Johnson-Gellineau,
Consumer-Creditor
149 Wilkes Street
Beacon, New York 12508

NOTICE OF DEFAULT
Certified Mail #7015-1730-0002-3546-3917

Nicole Johnson-Gellineau
149 Wilkes Street
Beacon, New York 12508

August 24, 2016

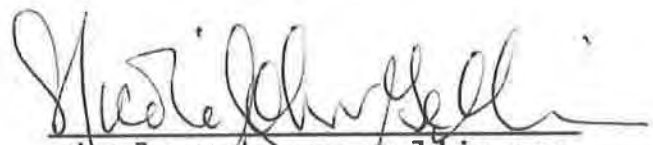
To: TODD CARPENTER, ESQ.
4 Liberty Street
Poughkeepsie, NY 12601

NOTICE OF DEFAULT
AND
INTENT TO ENFORCE THIS PRIVATE RIGHT OF ACTION

On 4-30-2016, you were served INVOICE# 2016043004, which is the assessment of actual damages under 15 U.S.C. § 1692k(a)(1), by first class certified mail# 7015-0640-0004-2282-9022.

On 5-26-2016, you were served NOTICE OF FAULT and Invoice# 2016043004 by first class certified mail# 7015-0640-0004-2282-9084.

Your payment is now in default. You had over ninety (90) days to remit payment. Due to your failure to remit payment and respond in any manner a default will be lodged against you for \$1,045,310.75 (see attached Invoice for actual damages under 15 U.S.C. § 1692k(a)(1) in this matter. This Consumer-Creditor intends to enforce as private attorney general this Private Right of Action against the debt collectors that violated the Consumer Protection Laws while attempting to collect an alleged debt.


Nicole Johnson-Gellineau,
Consumer-Creditor
149 Wilkes Street
Beacon, New York 12508